

# HOME Applicant Questions & Answers

## General Questions

**1**

**Also related to that section “Program Team” did I understand correctly from the webinar you only want contact name there & not the entire team?**

We want the whole team on the application, but want to know who specifically is the point person.

**2**

**When will the recipients of the HOME Program funds be notified? And when can they access their funding? (As of 1.4.13)**

The IFA Board of Directors must approve the awards. IFA staff will make recommendations to the IFA Board for approval at the April 2013 Board meeting. After the board takes action, approved applicants will be notified. Programs will need to complete contracts prior to receiving any funds.

**3**

**Is there a second grant application round of the Home Program in Spring? Or is it just annually? (As of 1.4.13)**

After this round of awards are complete, IFA will evaluate funding available and the need for another round of applications.

**4**

**Under Eligible Households it states "only households at or below 80% of the area median family income shall be accepted. 90% of the households served shall have at or below 60% of the area median family income. Can you clarify? So individuals who can qualify for rental assistance must be at 80% or below median family income to qualify? And 60% at or below median income to qualify. Can you explain that in further detail, it's not quite clear....the 80% and the 60% are confusing. (As of 1.4.13)**

The HOME rule states that all recipients of HOME funds have to have incomes below 80% of the average median income (AMI). The rule then further requires that 90% of the TBRA clients and Rental occupants (at initial occupancy) must have an income of below 60% AMI.

**5**

**I have reviewed the CHDO information and process on gaining certification. I did not see anywhere any contact information or how to move forward in that process. (As of 1.4.13)**

Terri Rosonke at IFA would be the contact person for CHDO certification. She may be reached at [Terri.Rosonke@iowa.gov](mailto:Terri.Rosonke@iowa.gov).

**6**

**I see the information about administrative expenses and that case management is to be counted as administrative, but I don't see the documentation that we can request up to 10 percent for admin cost. I have it hand written in my notes, but I'm trying to confirm my information. We want to be careful for building a program budget that matches case management capacity. (As of 1.4.13)**

HOME rules limit administration to a maximum of 10%.

**7**

**During the webinar we were asked to clarify “who specifically was the point person for the grant.” I have listed my entire Program Team in the Program Team matrix but not sure how you want the “point person” identified. Am I overthinking this and do you need me to simply add “Grant Manager” behind the persons name & title? (As of 1.11.13)**

IFA views the name for the Subrecipient Organization kind of like the Ownership Entity contact. The point person is the primary person that will receive all correspondence regarding the project. That person, along with the person that actually submits the application (if that is different), will receive correspondence regarding the application. If the individual is delegated to be the primary contact person on behalf of the Subrecipient Organization, they should select “Subrecipient Organization” from the “Type” dropdown, and

enter that person in the "Contact First Name" & "Contact Last Name" fields. They should also enter that person's phone & email address on that screen. If they are not delegated as the primary contact person for the Subrecipient Organization, they should select "Other" from the "Type" dropdown, and enter that person's name, title, etc. on that screen.

## Homebuyer

**1**

**Being now known as subrecipient, how is that different from the agreement we currently have with IFA?**

Beginning with 2011 awards, all TBRA and Homebuyer program administrators are sub-recipients. The main difference is that subrecipients are responsible for HOME funds and their use and success.

**2**

**Not that I intend to ask for more but are we still capped at \$500,000 per project?**

The current limit for homebuyer activities is \$600,000.

**3**

**Exhibit H-14 (Market Information) is not a required form for the Homebuyer program unless requested by IFA correct?**

Yes, H-14 is required for homebuyer. This information will demonstrate the need for the assistance.

**4**

**We presently contract with a technical services provider that is LBP certified...will we still have to RFP, or can we use someone that is presently on contract? (As of 12.28.12)**

If the organization followed the required HOME program procurement requirements for the contract they have in place, then yes, the current contract is valid for HOME. A formal procurement process must be followed to qualify.

**5**

**In the application where we complete the "funding source", do we list the IFA HOME funds in that section? (As of 12.28.12)**

Yes, please list the HOME funds requested in the funding sources.

**6**

**Do all other funds go into the "Additional Match" location? (As of 12.28.12)**

On the "Funding Sources" screen, you can enter any "Source Type" contained in that dropdown. If it is an eligible Match item, you would select "Yes" for the "Match" field at the bottom of the screen. If you have additional items that qualify as Match that are not listed in the "Source Type" dropdown of the "Funding Sources" screen, you would enter them in the "Additional Match Not Listing in Funding Sources" area. Appendix D - Match Contribution Information is posted on the web site under the 2013 Program. It explains what eligible Match is and gives examples of several forms of Match.

**7**

**If an applicant is presently purchasing a home under contract, and living in the home, is that person eligible to purchase the home through a primary mortgage (sort of a refinance situation)? (As of 12.28.12)**

Yes, if the applicant is able to receive a mortgage and does not receive any cash equity from the transaction.

**8**

**Do you know how many awards you anticipate for the Homebuyer Subrecipient program? Or, do you anticipate an average award amount? I reviewed 2012 awards, and it appeared that there were significantly more awards made in 2012 then there is funding for this year. (As of 12.28.12)**

The number of awards depends on the number of applicants and the amount of funds requested. The big unknown is how much we will receive from HUD for HOME. Considering the "fiscal cliff" and the unrest in Washington D.C., the \$6 million figure was just a guess on our part. IFA is also concerned about the

ability for agencies to be able to meet the proposed HOME rules regarding the maximum purchase price, so we anticipate fewer applicants for down payment assistance.

**9**

**Is Exhibit 14 (Market Information for Proposed Project) required for the Acquisition/Rehabilitation application? I am submitting an application on behalf of 2 cities (Postville & West Union) with populations at 2,486 and 2,227. I thought in the webinar it was stated this was not required and you would ask for it later if needed, but couldn't find anything in my notes about it. (As of 1.4.13)**  
The Exhibit is due for each identified primary market area at the time of application.

**10**

**When I am typing in the program team, do I put the rest of the staff that will assist with this project type as "Other"? (As of 1.4.13)**

If their role is not one of the types listed as an option on the pull-down list, they would list them as other.

**11**

**On the online application under Program Name & Description, #7 Occupancy Type, the options are Family or Yes? Not sure what you want? (As of 1.4.13)**

Please select Family.

## **Rental**

**1**

**We are wanting to add a Case Manager piece to our application. Where do you suggest we add that component? (As of 1.4.13)**

That would be under the team members, but remember 10% is the maximum amount of general administration a project can get.

**2**

**As part of the Exhibits requirement with the application, a building appraisal is required. Will a current realtor's appraisal work? The last appraisal was two years ago and is not current. (As of 1.4.13)**

Here is the policy on appraisals - Land and/or building acquisition:

- Market value must be determined by an appraisal performed by an independent, MAI certified appraiser
- The appraisal method must conform with generally recognized practices and procedures
- The appraisal must be no more than 180 days old on the date the application is submitted to IFA

**3**

**I do need some clarification between the Rental without Low-Income Housing Tax Credit (is this a zero percent loan for rental assistance that possibly can be forgiven at the end of the affordability period?) vs. the TBRA Tenant Based Rental Assistance (is this strictly rental assistance and do you have to be a CHDO?) (As of 1.4.13)**

An award under the Rental without Low-Income Housing Tax Credit category would be in the form of a no-interest loan. IFA expects some portion of the loan to be repaid based on the financials of the individual project and the developer. IFA reserves the right to forgive the loan at the end of the affordability period if the project remains in compliance during that period.

An award under TBRA would be a grant to an agency to provide rental assistance, utility deposits or security deposits to individuals that qualify under the program. The assistance follows the person and is not tied to a specific project.

**4**

**Is there a deadline to possibly apply for the Housing Tax Credit Program? (As of 1.4.13)**

The deadline to apply for 2013 Low-Income Housing Tax Credits has passed, it was December 10, 2012. More information may be found [here](#).

**5**

**Technical Problem (As of 1.11.13):**

IFA discovered an error in the Debt Service amounts from the Funding screen; it was not calculating correctly. The error has been remedied, but the applicants will need to visit the Funding screen and click save in order for the Cash Flow screen to get updated.

**6**

**When it comes to rental without tax credits, if the developer is a CHDO, does the CHDO get to keep the program income on the project? Is that considered CHDO proceeds? And if so, is there a limit? So for example, if we were a CHDO and used \$75,000 in HOME to build a rental house that we eventually sold to the renter, can we keep the 75,000 for future projects? (As of 1.11.13)**

CHDO can keep the sale proceeds, they are called CHDO proceeds and no, there is not a limit. The proceeds do have to be governed by a re-use plan and they do need to report their usage to us on an annual basis. In the example, they could keep the \$75,000 in CHDO proceeds and reuse it on another qualified use under the plan.

## **Tenant Based Rental Assistance (TBRA)**

**1**

**Will there be more information posted about the match requirements?**

Appendix D - Match Contribution Information is posted on the website under the 2013 Program. It explains what eligible match is and gives examples of several forms of match.

**2**

**Do you have a suggested budget ratio per client served that we should consider when developing our proposal?**

There is no suggested ratio as the expenses per client will vary significantly depending on the income level targeted.

**3**

**Can we include a budget line for case management including salary and benefits?**

Yes, these expenses would fall under General Administration Cost. They are not eligible as regular fund expenses.

**4**

**Did you say the units have to be lead free or lead safe? I thought I heard lead free but the guide manual says lead safe.**

The units must be made lead safe. For TBRA, the regulation only applies to structures built before 1978 that house children under the age of six.

**5**

**If we own/operate affordable, safe, etc. rental housing, is it allowable to assist tenants in our own units or would it be viewed as a conflict of interest?**

Yes, this arrangement could be considered a conflict of interest. HUD would have to first approve the arrangement prior to IFA allowing this to occur.

**6**

**Is there a limit on how much money you can ask for?**

There is no limitation on awards for TBRA applications.

**7**

**Can funds be given to tenants for security deposits?**

IFA would prefer that security deposits be paid directly to the landlord or utility provider.

**8**

**With the TBRA Program do the vouchers have to be portable? Or can they stay with the multifamily apartment complex with the goal of becoming 100% self-sufficient within 24 months? (As of 1.4.13)**

The TBRA assistance is required to be portable, it cannot be tied to any specific real estate. The assistance goes with the person not the property. There is a goal with TBRA that they become self-sufficient and this is addressed in the Administrative Plan, once a subrecipient application is funded.

**9**

**I need clarification regarding the Case Management piece. Does that go under a contract under H-26 Admin. Funds? (As of 1.4.13)**

No, you would not want to contract for this before the grant is awarded. This position would just need to be on the Team Member tab and the cost for this would need to be addressed in your budget. Exhibit H-26 collects information about who will be performing the administrative functions for an award. It is anticipated that the majority of the administrative burden will be handled by the applicant, however if the applicant is inexperienced or unqualified to perform portions of the technical administration, such as property inspections, they may contract with a provider.

**10**

**Under the Activity Description Section, question number 7, it asks that you Issue an RFP for Technical Services, can you clarify for me? (As of 1.4.13)**

If a subrecipient has to hire someone (outside of their organization) to do inspections for HQS or lead, then they would have to procure for these services. A formal procurement process must be followed to qualify.

**11**

**What is the Administrative Plan? I do not see that in the Appendix or as an Exhibit attachment. Is that something separate that needs to be submitted? (As of 1.4.13)**

The Administrative Plan would only need to be submitted if you were awarded HOME funds. The Administrative Plan describes how you will run your HOME award.

**12**

**In the Appendix Section, H1 is listed Application Certification, what is this? I could not locate. (As of 1.4.13)**

The document is an Exhibit that can be found in the application under the Exhibits Tab, the hyperlink will open the form.

**13**

**There is an Administration Plan listed, but, I cannot locate. Does it apply to TBRA? (As of 1.4.13)**

The applicant would not submit an administrative plan until after an award.

**14**

**What is the RFP for Technical Services? Does it apply to TBRA? Please explain your definition of Technical Services if this does apply. (As of 1.4.13)**

For TBRA, the only technical services the subrecipient may procure are HQS and lead based paint inspections. All other administrative functions will be the subrecipients responsibility. If you do not have someone on staff that can do HQS or lead, then you will have to procure for these services if you are awarded.

**15**

**In regard to the 25% required match, are you requiring, for example, if a project is \$100,000 a \$125,000 program (25% match included in budget) or \$100,000 program (\$75,000 budget and \$25,000 in match) with a total project of \$100,000? Can you explain the match more clearly, I did read all the materials below 2013...still was not clear. (As of 1.4.13)**

There is no required match, but an applicant would receive 10 points for providing 25% or more in other funds for its program. For example a project which has a budget of \$100,000, \$75,000 from HOME funds and \$25,000 from other sources would be awarded the points. A project which has a budget of \$100,000 made up of \$90,000 from HOME funds and \$10,000 from other sources would not receive the points.

**16**

**Also, I am trying to determine TBRA calculation of the amount of rental assistance each tenant would pay using the HUD method of calculation. It's confusing, I have the Income Limits and the HOME Program Rents, how do you determine the subsidy? It's not clear anywhere. I need to know how much the renter will pay and TBRA. (As of 1.4.13)**

The maximum amount that the HOME TBRA program may pay to assist any given household is the difference between 30 percent of the household's adjusted monthly income and a reasonable rent, as determined by the Subrecipient.

**17**

**Will the TBRA Program allow both (portable) based and project based (non portable) vouchers for the TBRA Program? Or just tenant based? Would we need to designate each in application? (As of 1.4.13)**

The TBRA assistance is required to be portable, it cannot be tied to any specific real estate. The assistance goes with the person, not the property.

**18**

**In completing the HOME (TBRA) application under the "Program Name and Description" section, line 3. Special Needs Type to be served; it lists various populations to be served and our hope was to reach out to the lowest income families on our waiting list as we are required to provide Section 8 services (75% of applicants) that are at 30% or below AMI. I didn't see any opportunities for new homeless or the very low income families as a option. Do we have to target one of these specific populations to apply for these funds? (As of 1.7.13)**

A Special Needs Type is not required. Our IT Department has changed the application to make it a non-required field. If an applicant wants to serve a Special Needs population, one item from the dropdown must be selected.

**19**

**Question regarding problems with Program Name and Description Tab, Question 3, Special Needs to be Served field. (As of 1.11.13)**

A Special Needs Type is not required. Our IT Department has changed the application to make it a non-required field. If an applicant wants to serve a Special Needs population, one item from the dropdown must be selected.

**20**

**Can you please advise on how I can print out a 2013 TBRA application for review before submitting? I don't see a "print" button. (As of 1.11.13)**

There is a Print Link on the application just to the left of the Save button that creates a new window that shows the entire application. Then use the browser print option from the file menu to print the entire application.